

Fill in this information to identify your case:

Debtor 1 Jesse W. Campbell

Debtor 2 Malinda R. Beauchamp
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number 16-02629
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 25.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Jesse W. Campbell**
 Debtor 2 **Malinda R. Beauchamp**

Case number (if known) **16-02629**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	160.00
6b. Water, sewer, garbage collection	6b. \$	45.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	160.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	200.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	25.00
10. Personal care products and services	10. \$	25.00
11. Medical and dental expenses	11. \$	40.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	180.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	150.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
18. \$		0.00
19. Other payments you make to support others who do not live with you.		
\$		0.00
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> \$ 1,010.00 \$ _____ \$ 1,010.00 </div>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	3,530.66
23b. Copy your monthly expenses from line 22c above.	23b. -\$	1,010.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		
23c. \$		2,520.66
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain here:		

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN

COVER SHEET FOR AMENDMENTS

CASE NAME: Jesse W. Campbell
Malinda R. Beauchamp

CASE NUMBER: 16-02629

The enclosed documents amend the matrix, schedules and/or list of creditors previously filed in this case. Please check the appropriate boxes:

The purpose of this amendment is to:

- ☐ Add creditors. How many? _____
- ☐ Correct the addresses of creditors already listed on the schedules and matrix previously filed. (Use back of this form)
- ☐ File new schedules because the case has been converted to another chapter and amendments are required by the court rules.
- ☒ Other (please explain) amend Schedule J

THE FOLLOWING DOCUMENTS ARE ATTACHED:

- ☐ **\$30.00 AMENDMENT FEE.** This fee is required whenever you add creditors to a case. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- ☐ **AMENDED SCHEDULES AND LIST OF CREDITORS.** Send the original and as many copies as are required by Local Bankruptcy Rule 1007.1. Schedules must be verified by the debtor(s).
- ☐ **MATRIX.** Send a matrix in the new format, **listing only the amended creditors being added**. Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address – use the back of this form. The creditor matrix must adhere to the form required by the Clerk. Effective July 9, 2003, the Clerk's Office will **only** accept creditor matrices on diskette. The customer should save the matrix to disk in ASCII format, as a TXT file. The matrix should be saved on disk with a file name of the debtor's last name and first initial (i.e. SmithK.txt). The verification of matrix is still required and must be submitted in hard copy along with the disk containing the matrix file. A Verification of Matrix form must be signed by the attorney preparing the matrix. (DO NOT SIGN THE ACTUAL MATRIX.)

NOTE: BR 1009 requires the attorney amending such pleadings to notify parties affected by the amendments.

CORRECTIONS TO MAILING MATRIX

Use this form to make corrections to the names and addresses of any creditors or parties in interest who are listed on the current matrix of the case. You may also delete names from the matrix by using this form.

*****DO NOT USE THIS FORM TO ADD NEW CREDITORS TO THIS CASE.*****

NAME OF CREDITOR (As it now appears) _____

Previous address:

Please change to
the following: _____

NAME OF CREDITOR (As it now appears) _____

Previous address:

Please change to
the following: _____

NAME OF CREDITOR (As it now appears) _____

Previous address:

Please change to
the following: _____

Signed: /s/ David G. Lutz

Signed: /s/ Jesse W. Campbell

Signed: /s/ Malinda R. Beauchamp

IF YOU HAVE MORE CHANGES JUST COPY THIS SHEET AND KEEP TYPING